



502-897-1876 / 1-800-637-7319
4211 Norbourne Blvd, Louisville, KY 40207
PO Box 6709, Louisville, KY 40206
www.risceo.com

**MISSISSIPPI REAL ESTATE COMMISSION'S (MREC's)
GROUP ERRORS AND OMISSIONS (E&O) PROGRAM**

Administered by Rice Insurance Services Center (RISC), A Division of Accretive Specialty Insurance Solutions, LLC
Issued by Continental Casualty Company (Continental)

ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED INDIVIDUAL LICENSEES AFTER EFFECTIVE DATE OF POLICY

To purchase an endorsement after the inception of your individual policy period, you must currently have E&O insurance through the MREC's 2025 group policy and have an active Mississippi real estate license. Continental and RISC reserve the right to refuse to sell endorsements after the policy's inception date. If your request is approved, the effective date of the endorsement(s) will be the date RISC receives the completed form and applicable premium. All endorsements expire concurrently with the group policy. This is a claims-made-and-reported policy. An endorsement will only apply to a claim if the endorsement is in effect when a claim is actually made, which may be after this policy period expires, so you should consider continuing to purchase the endorsement for as long as you would like the coverage (provided you continue to meet any eligibility requirements).

INSTRUCTIONS	Send completed form to RISC with check or money order (payable to RISC) for the endorsement premium.		
Mailing Address	RISC, P.O. Box 6709, Louisville, KY 40206-0709		Overnight Address RISC, 4211 Norbourne Blvd, Louisville, KY 40207-4048
LICENSEE INFORMATION	Licensee Name		Last 4 Digits of SSN
Real Estate Firm	License Type	License Number	
Address			
City		State	ZIP
Work Phone	Home Phone	Cell Phone <input type="checkbox"/> I want text reminders if/when that option is available	
Fax	Email*		

* We occasionally send important notices by email. To receive these notices, provide your current email address and add our email domain (@risceo.com) to your address book.

OPTIONAL ENDORSEMENTS	All Endorsements Expire July 1, 2026.	PRICE	✓
<i>Because this is a claims-made-and-reported policy, an endorsement will only apply to a claim if the endorsement is in effect when the claim is actually made, which may be after this policy period expires. You should consider continuing to purchase an endorsement for as long as you would like the coverage to apply (provided you continue to meet any eligibility requirements).</i>			
Appraisal Endorsement – Adds licensed appraisal services to the activity insured by the group policy. Eligibility Requirements: (1) an active Mississippi real estate license <u>and</u> (2) an active appraisal license. Appraisal License #: _____		\$200	
Appraiser Trainee Endorsement – If you are a supervising appraiser and would like to add insurance for associate appraisers acting under your supervision and control while they are assisting you in your performance of professional services as a Mississippi licensed or certified real estate appraiser, you may purchase this endorsement to change the definition of insured to include specific associate appraisers listed in the endorsement. Eligibility Requirements: the supervising appraiser must have (1) an active real estate license, (2) an active appraisal license, <u>and</u> (3) purchase an appraisal endorsement (above). <i>You must attach a list of appraiser trainees you would like listed in the endorsement. A separate premium applies to each appraisal trainee listed.</i>		\$200 per appraiser trainee	
Conformity Endorsement – Conforms your insurance through the MS group policy to comply with E&O requirements in other states where you have an active real estate license. Eligibility Requirement: you must be actually domiciled in MS or treated as domiciled in MS by the policy terms. Circle applicable state(s) – AK CO ID IA KY LA MT NE NM ND RI SD TN* WY Other State License Type: _____ / License #: _____ (identify state if more than one)		\$20 regardless of # of states at issuance	
<i>* Eligibility for TN conformity is limited by TN regulations. Contact RISC if you need coverage for a TN license.</i>			
Contingent Bodily Injury / Property Damage Endorsement – \$10,000 per claim / \$10,000 aggregate (damages & defense costs, combined) for bodily injury and property damage claims that arise from professional services under certain conditions.		\$30	
Residential Personal Interest Endorsement – Adds insurance for the sale or listing for sale of residential property, as defined in the endorsement, in which you, your spouse, or an entity you or your spouse owns or has an ownership/ financial interest in, other than your primary residence*, under certain conditions. <i>*The basic group policy potentially applies to claims involving the sale or listing for sale of your primary residence, so long as the sale or listing for sale is performed under your real estate license and supervised by your responsible broker or firm.</i>		\$15	
Increased Limits Endorsements You may purchase ONLY ONE increased limits option.		\$80	
Increased Limits of \$250,000 per claim / \$750,000 aggregate			
Increased Limits of \$500,000 per claim / \$1,000,000 aggregate		\$158	
Total Optional Endorsement Premium		\$ _____	

Reason for requesting endorsement(s) after the policy's effective date (mandatory):

The undersigned certifies that as of this date, the undersigned (1) holds an active Mississippi real estate license; and (2) has no knowledge of any of the following: (a) claims against the undersigned or against another person or entity based on the undersigned's professional services; (b) negligent acts, errors, or omissions that may reasonably be expected to become the basis of a claim against the undersigned or against another person or entity based on the undersigned's professional services; or (c) related negligent acts, errors, or omissions committed or alleged to have been committed that may reasonably be expected to become the basis of a claim against the undersigned or against another person or entity based on the undersigned's professional services; and (3) understands the endorsement(s), if issued, will not apply to any of the following: (a) claims that first arose prior to the endorsement's effective date; (b) claims that arise after the endorsement's effective date and relate to a claim that first arose prior to that date; (c) negligent acts, errors, or omissions committed or alleged to have been committed prior to the endorsement's effective date that may reasonably be expected to become the basis of a claim against the undersigned or against another person or entity based on the undersigned's professional services; or (d) related to negligent acts, errors, or omissions committed or alleged to have been committed prior to the endorsement's effective date that may reasonably be expected to become the basis of a claim against the undersigned or against another person or entity based on the undersigned's professional services; and (4) understands the endorsement premium is fully earned upon the endorsement's inception and no refunds are permitted after that time. If your payment is returned for nonsufficient funds, you are responsible for payment of any resulting bank fees and penalties.

Licensee's Signature	Date
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